

**(800) 473-6757**



Call our  
**MOSTARS**  
Information  
Center

to speak with trained  
staff members about  
any article published in  
this newsletter,  
as well as to obtain  
free information about  
the state and federal  
student financial  
assistance programs.

**(573) 751-3940**

**November 1998**



**Missouri Student Assistance Resource Services**

**MOSTARS is a division of the Missouri Department of Higher Education**

## **ATOM Corner**



- Participants List
- FFY98 Quarter 4 Statistics

**Pages 9-10**

## **Grant & Scholarship News**

- State  
Appropriations

**Page 8**



- New  
Special  
Allowance  
Codes

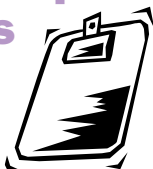
## **FFELP News**

**Page 4**

## **Participation Lists**

- Eligible  
Lender List

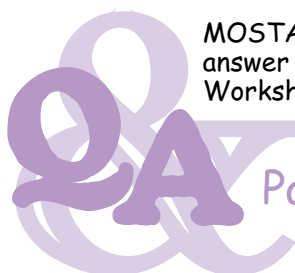
**Page 5**



## **News**

- Fall Workshop  
Highlights
- Staff News

**Pages 6-7, 11-12**



MOSTARS staff  
answer your 1998 Fall  
Workshop questions.

**Pages 2-4**



This portion of the new **MOSTARS** newsletter will include questions and answers regarding various topics brought to our attention by MOSTARS clients.

If you happen to see one of your questions published, you should give yourself a pat on the back for asking a question that may benefit other clients.

In addition, if you think there is a need for a published clarification on a particular topic, please feel free to contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic. We may include the question in future issues of **MOSTARS**. ★

**Beth Ziehmer**  
(573) 751-1774  
USER ID: eulinger

## Fall Workshop Q&A

MOSTARS staff have provided answers to the following questions asked by clients at our recent 1998 Fall Workshops.

### Missouri Update

#### **Is the Advantage Missouri Program only available for undergraduate students?**

No – eligible students may be pursuing one- or two-year certificates, associate or bachelor degrees, or graduate or professional degrees. Limitations may need to be contingent upon funding.

#### **Will the Advantage Missouri Program forgive Federal Stafford Loans?**

No – this is a new state loan program and the loan forgiveness provisions only apply to loan funds received under the Advantage Missouri Program.

#### **What will the interest rate be if the borrower does not comply with the employment provisions?**

The program statute does not establish the loan interest rate for the repayment provisions. As a result, the interest rate will be set in the program administrative rule.

#### **Would the school be involved in the application process?**

Yes – the school would be required to certify student eligibility on the application.

#### **Could a student at a Missouri technical school receive the Advantage Missouri Program?**

Students may enter into their program of instruction at any approved participating Missouri postsecondary education institution, at any grade level, to apply for Advantage Missouri.

#### **If a student works in a designated occupational field for a partial year, is there partial forgiveness of their Advantage loan? An example would be if a student works for nine months, can a portion of the loan be forgiven?**

No – House Bill 1694, Section 173.784 RSMo, requires one year of employment for one year of loan funds to be forgiven.

#### **Does the borrower have to work full-time to qualify for forgiveness?**

Yes – this policy is anticipated to be defined in the administrative rule.

#### **Does the borrower have to complete the program of instruction as well as obtain a job in the field of study?**

Yes – the borrower has to do both to qualify for forgiveness.

#### **Can there be multiple contributors for the same student beneficiary in the MOSTARS Higher Education Savings Program?**

Yes – more than one contributor may sign a participation agreement and invest up to \$8,000 per year for the same beneficiary in the MOSTARS Higher Education Savings Program.

#### **Does the contributor or beneficiary have to be a Missouri resident?**

Contributors (Missouri residents and certain others – see next question) must be required to pay Missouri income taxes since they will be receiving a Missouri state tax benefit. This rule does not apply to the beneficiary.

#### **What about Kansas, Illinois, Iowa and Arkansas residents that work in Missouri and pay state income taxes?**

Individuals who pay Missouri income taxes can participate in the program and take advantage of state tax incentives.

### Electronic Session

#### **How do schools and lenders get access to E\*CLIPS (CLIPS on the Internet)?**

The MOSTARS Information Center staff will mail out agreements to interested clients upon the availability of the product.

#### **When will E\*CLIPS be available?**

MOSTARS anticipates bringing clients up on E\*CLIPS one at a time when the product becomes available. Currently, MOSTARS is beta testing E\*CLIPS.

#### **Can an institution sign up for E\*CLIPS via the Internet, and if so, will there be an agreement to sign?**

You cannot sign up online. An agreement must be signed for the Windows or Internet product even if there is an existing agreement for the DOS version of CLIPS/™APS.

#### **What are the installation requirements for E\*CLIPS?**

The institution must have a Microsoft browser and utilize an Internet service provider. Your MOSTARS client service representative will provide training but will not have to install any software on your PC.

#### **Will Windows NT work with E\*CLIPS?**

Yes – an NT LAN can run various types of Windows browsers on Windows 95, but the product has not been tested thoroughly on Windows NT operating systems.

#### **Will there be a mailing notifying institutions as to when and how to request E\*CLIPS?**

No – There will not be an E\*CLIPS mailing. The progress of the products will be updated in the MOSTARS newsletter. Agreements will then be mailed at the request of individual clients.

### State Grant & Scholarship Process

#### **Is the enrollment verification for the Bright Flight Scholarship Program available on diskette? If so, how does an institution obtain a diskette?**

Currently, the diskette process only applies to the renewal certification eligibility process. In the future, there are plans to have it available for the payment process. To participate in the diskette process, contact your MOSTARS client service representative.

#### **How is the amount of the tax credit estimated for the Bridge Scholarship?**

The estimated tax credit is obtained from the 1997 U.S. taxes paid as reported on the FAFSA.

## **Does the roster provided by MOSTARS show the estimated Bridge amount?**

No – only the actual Bridge amount the student is eligible to receive is listed on the roster. This amount is determined after the MOSTARS staff has considered the estimated Pell award, projected Hope Credit, and the actual Gallagher award.

## **How do clock-hour schools complete the enrollment verification roster for Bright Flight Scholarships?**

All eligible schools complete the enrollment verification roster by determining if the student is full-time, meets satisfactory academic progress, and is a Missouri resident.

## **What can schools do when they have an eligible Gallagher grant student with an eligible FAFSA received date, but MOSTARS does not have the record on their database?**

Schools can send a copy of the ISIR for MOSTARS to review, or they can complete Section A of the school correction form and MOSTARS will request the student's record from the CPS.

## **For students whose Gallagher grant awards are pending (school correction form, record missing, etc.), is it possible they will be picked up for the Bridge Scholarship?**

If complete records are not in the Gallagher database, the students will not be selected for the Bridge Scholarship.

## **For the Bridge Scholarship Program, a student must be grade level 1 or 2. Where does the grade level information come from?**

Students provide grade level information on the FAFSA. Although schools are concerned that students will not provide the accurate grade level, schools have the opportunity to update a student's grade level on the FAFSA during the normal Gallagher program correction process.

## **Is there a FAFSA cutoff date for the Bridge program as required in the Gallagher Program?**

It depends on the amount of funds appropriated for the Bridge Scholarship and the total number of students identified as Bridge eligible; therefore, if the appropriated Bridge funds are not sufficient to fund all Bridge students, a FAFSA cutoff date may be utilized.

## **Can schools change the amount of Marguerite Ross Barnett awards when the school receives payment? An example would be if a student adds hours, can they increase awards? If a student drops hours, can they decrease awards?**

This process can be done when the enrollment verification roster is completed by the school. After the payment is received and the student has dropped hours, the school can decrease the award amount and return funds. An increase in an award amount because of an increase in hours can be requested in writing.

## **Loan Certification**

### **If a student is married, is classified as an independent student based solely on the student's married status, and later divorces his/her spouse, can the student maintain his/her independent status for the purpose of receiving financial aid?**

No – such a student is no longer classified as an independent student, providing the student has not attained independent student status based on other criteria (e.g., age).

### **How does a Federal Consolidation Loan affect a borrower's aggregate loan limits?**

A financial aid administrator may assume that a previously borrowed Consolidation Loan includes only subsidized Federal Stafford Loans if the borrower is applying for a subsidized Federal Stafford Loan. The same is true of the unsubsidized Federal Stafford Loans. However, an administrator must document the amount of capitalized interest or collection costs included in the Federal Consolidation Loan if the certification of a new loan would otherwise cause the borrower to exceed the aggregate limit. See *Common Manual* subsection 5.7.H.

## **Under what circumstances may a financial aid administrator refuse to certify a FFELP loan to an otherwise eligible applicant?**

A financial aid administrator may exercise professional judgment on a case-by-case basis to deny or reduce eligibility for a FFELP loan if the reason for the refusal or reduction is documented, retained in the student's file, and explained to the student in writing. A financial aid administrator may not exercise professional judgment to waive general student eligibility requirements or to circumvent the intent of the law or regulations.

See 34 CFR 682.603(e), and the 1998-1999 Student Financial Aid Handbook, Chapter 2, pages 56-57 and Chapter 10, page 15.

## **What is considered appropriate documentation of a borrower's ineligibility for a PLUS loan for the purpose of awarding a dependent, undergraduate student an additional unsubsidized Federal Stafford Loan?**

The PLUS loan applicant must demonstrate his or her inability to borrow a PLUS loan in order for a school to award an additional, unsubsidized Stafford Loan to a dependent, undergraduate student. In the case of a PLUS loan applicant that has been denied due to circumstances such as adverse credit, the school may request that the borrower provide a copy of the lender's PLUS loan denial letter. Or, for the MSLP's PLUS preapproval process, the school may request that the PLUS loan applicant provide a copy of the PLUS loan denial letter sent by the MSLP's servicer, Guarantec, to the borrower on the lender's behalf.

## **Under what circumstances, if any, will the MSLP process a loan guarantee for an application on which alterations have been made to the borrower signature date in the promissory note section?**

The MSLP will accept an application and promissory note and process a guarantee only when any changes to the borrower signature date are lined through and initialed by the borrower.

34 CFR 682.206(b) requires the lender to ensure that all required forms have been accurately completed before disbursing a loan. A lender who is complying with its regulatory requirements in this regard may find it necessary to return applications to borrowers or schools for additional information, corrections, or, in cases when corrections are not permissible, completion of a new application and promissory note.

## **Delivery Requirements**

### **On July 1, 1999, for funds disbursed from the lender to the school by EFT or Master Check, the Initial Period of 10 business days decreases to three business days. What is the "triggering event" by which this change will be enforced?**

The reduction in the Initial Period will be effective beginning with FFELP funds received by the school on or after July 1, 1999.

See 34 CFR 668.167(b)(1)(ii).

*continued on page 4*



## **For Your Convenience**

An information box indicating subject matter accompanies each article in this newsletter. This box also contains an identifiable icon, the name of the article's contact person (where applicable), his or her phone number, and e-mail user ID. The formula for e-mail addresses at MOSTARS and the Missouri Department of Higher Education is as follows:

**USER ID?cbhe400@admin.mocbhe.gov**

Please remember, you can also contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 with any questions.

**Are schools required to have organizationally separate offices involved in the certification of the loans and the delivery of the funds?**

Yes – per 34 CFR 668.16(c)(2) and *Common Manual* section 6.3.

**If the student did not satisfy a programmatic requirement necessary to permit the school to deliver funds during the Initial Period, the school has a Conditional Period of 10 business days after the last day of the Initial Period to deliver funds if the school expects the student to satisfy the programmatic requirement. What is an example of such a programmatic requirement?**

Examples of such programmatic requirements include completion of the clock hours from the prior payment period, fulfillment of entrance counseling requirements or return from a leave of absence.

**Entrance & Exit Counseling**

**It is permissible to conduct entrance counseling completely electronically. Is an in-person exit counseling still required?**

The U.S. Department of Education has released guidance that permits a school to provide exit counseling by electronic means. This permission is effective immediately. If a borrower leaves school without attending counseling (in-person or electronically), the school must mail the counseling materials.

**Are lenders permitted to provide entrance counseling for schools?**

No – lenders are prohibited from conducting entrance counseling in its entirety on behalf of schools. However, lenders are permitted to assist schools in providing counseling.

**Is there any way to know if a student has completed entrance counseling at previous institutions?**

No – a FAT that shows the student has loans from previous institutions would indicate the student may have had counseling, but does not constitute proof of whether counseling was completed. MOSTARS recommends schools provide entrance counseling to all first-time borrowers at the school and transfer students.

**Are the current MSLP entrance and exit counseling booklets in compliance with current regulation?**

Our current publications are still available for use; however, changes due to reauthorization will be added to these publications as we receive instruction from the U.S. Department of Education.

**When a borrower fails to attend a scheduled in-person exit counseling session, is the school required to send written exit counseling materials to the borrower via certified mail and request a return receipt?**

No, it is not necessary to send the materials by certified mail. The school must, however, maintain in each borrower's file documentation verifying the school's compliance with the counseling requirements of 34 CFR 682.604(g). See the 1998-1999 Student Financial Aid Handbook, chapter 10, page 89.

An example of appropriate documentation for this purpose would be a dated copy of the cover letter mailed to the borrower that accompanied the written exit counseling materials.

**Questions regarding Carolyn Brown's Reauthorization Update session are not included in this article and will be published in this newsletter at a later date. If you have questions or comments regarding this article, please contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★**

## New special allowance codes

The U.S. Department of Education recently published new special allowance codes in a September 1998 Lender Bulletin for Federal Stafford and PLUS loans made on or after 7/1/98 and before 10/1/98. See the new special allowance codes in the chart accompanying this article.

Lenders are reminded that the 799 report is to be submitted to the U.S. Department of Education quarterly. If a lender has not submitted the 799 for two consecutive quarters, the lender will be notified that DE may suspend the lender's eligibility to originate new Federal Family Education Loan Program loans.

Watch for further guidance from the U.S. Department of Education for the appropriate special allowance codes for loans first disbursed on or after October 1, 1998. ★

**FFELP  
Program**



**Beth Ziehmer**  
(573) 751-1774  
USER ID: eulinger

Loan Type	Loan Status	Disbursement Date	Special Allowance Code	Interest Rate
Stafford (TG/TU)	In school, grace, deferment	On or after 7/1/98 & before 10/1/98	SJ/XJ	EVAR
Stafford (TG/TU)	In repayment	On or after 7/1/98 & before 10/1/98	SK/XH	EVAR
PLUS (TP)	N/A	On or after 7/1/98 & before 10/1/98	SK/XK	EVAR



# Changes to the Eligible Lender List

For those clients who utilize the MSLP Combined Eligible Lender List, please make note of the following changes. New lists are printed upon request so your list may already have these changes. Please refer to the effective date of the changes and compare them to the date listed at the bottom left-hand corner of your list to determine whether or not you should pencil in these changes.

## Additions

### **NBD Bank, NA as Trustee for USA Group, OE 832775-00**

Eligibility: Subsidized, Unsubsidized, PLUS  
Added September 17, 1998

### **Star Bank, NA as Trustee for SELMC c/o UNIPAC, OE 833505-00**

Eligibility: Subsidized, Unsubsidized, PLUS  
Added September 17, 1998

### **Educational Services of the South (edsouth), OE 831453-00**

Eligibility: Subsidized, Unsubsidized, PLUS  
Added October 1, 1998

### **Union Planters Bank c/o edsouth, OE 810698-00**

Eligibility: IDEALoan, Subsidized, Subsidized Preapproved, Unsubsidized, Unsubsidized Preapproved, PLUS, PLUS Preapproved  
Added October 1, 1998

### **Union Planters Bank c/o edsouth, OE 810698-50**

Eligibility: IDEALoan, ATOM, Subsidized, Subsidized Preapproved, Unsubsidized, Unsubsidized Preapproved, PLUS, PLUS Preapproved  
Added October 1, 1998

## Changes

### **Bank of Sullivan, OE 813965-00**

New Name: Bank of Sullivan c/o MOHELA  
Eligibility: Add IDEALoan<sup>SM</sup> as a participation category  
Changes made September 22, 1998

### **Barnett Bank Barnett Higher Ed Program, OE 831846-00**

New Name: NationsBank Education Loans  
Eligibility remains the same  
Change made September 21, 1998

### **Union Planters Bank c/o MOHELA, OE 806781-00 & -50**

FICE\*: 810698-50, FICE Lender Name: Union Planters National Bank c/o edsouth  
Eligibility: Both are now ATOM lenders  
Changes made October 1, 1998

### **Capital Savings & Loan Assn. c/o MOHELA, OE 829437-00 & -50**

FICE\*: 810698-50, FICE Lender Name: Union Planters National Bank c/o edsouth  
Eligibility: Both are now ATOM lenders  
Changes made October 1, 1998

## Participation Lists



CariAnne Cutshall  
(800) 473-6757 or  
(573) 751-3940  
USER ID: ccutshal

If you would like to order an MSLP Combined Eligible Lender List, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

Please refer to the August 1998 FFELPfacts for more information. You may also view a sample of the list in the October 1998 issue of MOSTARS.

We anticipate adding this list to our MOSTARS Website for immediate client access. Look for additional changes and for a notice of Website availability in future issues of the MOSTARS newsletter. ★

*\*FICE is the lender code and branch under which loans will be originated.*

The ATOM participants listed on page 9 and 10 of this newsletter are included in the MSLP Eligible Lender List. However, we will continue to publish separate program participation lists in the MOSTARS newsletter until the combined MSLP Eligible Lender List is more widely distributed.

# 1998 Fall Workshop

## Highlights

September 15, 16, 23, & 25



MOSTARS Policy Analyst Carolyn Brown updates Fall Workshop attendees on the status of Reauthorization.

**M**OSTARS staff went on the road September 15, 16, 23, & 25 to present the MOSTARS 1998 Fall Workshops. As in previous years, the workshops were held in Kansas City, Springfield, Columbia, and St. Louis to provide the most current information available regarding the student financial assistance industry.

The workshop began with **Judy Cantoni**, student assistance associate, providing the Missouri Update. Judy began her presentation with the latest activities conducted by MOSTARS. She gave an overview of our

promotional efforts which include a very busy conference schedule, state employee payroll insert promotion, and newsletter redesign project. Judy also provided an update on the MSLP's increased loan volume, AWG and ATOM activity. She provided an overview of the state grant and scholarship programs, along with an update regarding the master check and the EFT process. Judy concluded her update with an overview of the progress made with implementing the new state student financial assistance initiatives signed into law by Governor Carnahan.

The Electronic Session featured a tag-team presentation provided by **Paul Boyd**, a Guarantec representative, Judy, and **Pam King**, coordinator – client services. Paul started things rolling by presenting product updates on CLIPS for Windows and E\*CLIPS for Internet use. CLIPS for Windows progressed with successful Beta testing in February with the MSLP and selected institutions. The result was a completed product in June in which product stabilizing will be done quarterly.



Judy Cantoni, MOSTARS student assistance associate, gives a PowerPoint presentation on the requirements of entrance and exit loan counseling at the Columbia workshop.

Paul provided an overview of the E\*CLIPS product and reviewed a similar testing format and schedule. According to Paul, E\*CLIPS production is on target to be released to one or two clients in the near future and will expand slowly to new clients. Judy and Pam followed with brief updates on MOSTARS Electronic Entrance Loan Counseling, Mapping Your Future and available Internet resources for financial aid professionals and students.

**Carolyn Brown**, coordinator – policy analyst, provided an up-to-the-minute update on Reauthorization of the Higher Education Act. In an attempt to provide the most current information available, Carolyn's session content varied from site to site as Congress worked on the bill. Carolyn provided comparisons of House and Senate proposals on the following topics: student eligibility, cost of attendance, professional judgement, Stafford and PLUS Loan interest rates, multiple disbursement, delayed delivery, school refunds, grace period, repayment plan options, deferment and forbearance, consolidation loans, loan discharge, definition of default, electronic signatures, and master promissory note issues. Carolyn will be happy to answer any questions regarding these topics.

In the afternoon, concurrent sessions were held on the following topics: State Grant and Scholarship Process, Loan Certification, Delivery Requirements/Authorizations and Notifications, and Entrance & Exit Counseling. Throughout the afternoon, Paul Boyd provided demonstrations of MOSTARS and GuaranTec electronic products and



ABOVE:  
GuaranTec's  
Paul Boyd  
demonstrates  
E\*CLIPS to Sharon  
Abernathy at the  
Columbia workshop.



LEFT:  
(left to right):  
Marcia Mahaney  
and Kara Horstman,  
ATOM coordinators,  
work the registration  
desk during the  
workshop's  
morning hours.

World Wide Web resource sites.

Starting off the afternoon sessions, **Natalee Kinstler**, client service representative, provided an overview of policies and procedures for the state grant and scholarship programs MOSTARS administers. Pam gave a presentation regarding Stafford Loan certification with an emphasis on student loan limits.

Judy lead a discussion regarding Reauthorization issues affecting entrance and exit counseling procedures and methods. Pam then concluded her second afternoon

session regarding basic training on student loan delivery, authorizations and notifications.

MOSTARS would like to thank everyone who attended our fall workshops. We truly hope that everyone learned something new to make their office more productive in the spirit of our workshop theme – Access, Quality, & Efficiency. ★

# MOSTARS Student Grant & Scholarship Program Appropriations

## Grant & Scholarship News



Dan Peterson  
(573) 751-2361  
User ID: danp

Following is a comparison of the state grant and scholarship program appropriations requested by the Coordinating Board for Higher Education (CBHE) for the 1999-2000 academic year and the actual appropriations for 1998-99. The actual appropriations for next year will be known in May 1999, after the 1999 Legislative Session is completed.

	<b>1998-99 Actual Appropriation</b>	<b>1999-2000 CBHE Request</b>
Grant & Scholarship Administration	292,840	601,728
"Bright Flight" Scholarship Program	14,839,000	15,637,000
Charles Gallagher Student Financial Assistance Program (formerly the Missouri Student Grant Program)		
General Revenue	14,527,878	15,181,633
Federal - SSIG	1,000,000 *	1,000,000 **
Grant Program Gift Fund (MOHELA)	50,000	50,000
Bridge Scholarship Program	4,900,000	4,900,000
Marguerite Ross-Barnett Memorial Scholarship Program	400,000	500,000
Advantage Missouri Program	-0-	3,000,000
Missouri College Guarantee Program	-0-	3,000,000
Public Service Officer/Employer Survivor Grant Program	22,000	35,000
Vietnam Veterans Scholarship Program (estimated)	1	1
Federal Paul Douglas Teacher Scholarship Program (estimated)	1	1
Higher Education Scholarship Program (estimated)	1	1
<b>Total General Revenue</b>	<b>\$34,979,721</b>	<b>\$39,855,364</b>
<b>Total Other</b>	<b>\$1,050,000</b>	<b>\$4,050,000</b>
<b>GRAND TOTAL</b>	<b>\$36,029,721</b>	<b>\$43,905,364</b>

\* Actual SSIG funds received were \$504,759

\*\* Anticipated SSIG funds to be received is unknown at this time.



as of 10/16/98

# ATOM EFT Schools



**Kara Horstman**  
(573) 526-7356  
USER ID: kara

022392	Al-Med Academy	St. Louis, MO	Proprietary
031150	Arizona College of Allied Health	Phoenix, AZ	Proprietary
002449	Avila College	Kansas City, MO	Independent 4-Year
005532	Cape Girardeau Area Vocational Technical School	Cape Girardeau, MO	Vocational-Technical
002452	Central Bible College	Springfield, MO	Theological
002453	Central Methodist College	Fayette, MO	Independent 4-Year
002456	Columbia College	Columbia, MO	Independent 4-Year
002458	Cotter College	Nevada, MO	Independent 2-Year
020907-00	Cleveland Chiropractic College – Kansas City	Kansas City, MO	Professional
002459	Crowder College	Neosho, MO	Public Two-Year
006385	Deaconess College of Nursing	St. Louis, MO	Proprietary
002461	Drury College	Springfield, MO	Independent 4-Year
021642	Forest Institute of Professional Psychology	Springfield, MO	Professional
002468	Jefferson College	Hillsboro, MO	State 2-Year
006389	Jewish Hospital College of Nursing & Allied Health	St. Louis	Independent 4-Year
020682	Lester L. Cox College of Nursing & Health Sciences	Springfield, MO	Vocational-Technical
004703	Logan College of Chiropractic	St. Louis, MO	Professional
021802-00	Metro Business College	Cape Girardeau, MO	Proprietary
021802-01	Metro Business College	Jefferson City, MO	Proprietary
021802-02	Metro Business College	Rolla, MO	Proprietary
007540	Missouri Baptist College	St. Louis, MO	Independent 4-Year
009795	Missouri College	St. Louis, MO	Proprietary
023040	Missouri Technical School	St. Louis, MO	Proprietary
002490	Missouri Western State College	St. Joseph, MO	State 4-Year
002491	Moberly Area Community College	Moberly, MO	Public 2-Year
022027	Ozark Christian College	Joplin, MO	Theological
012500	Ranken Technical College	St. Louis, MO	Independent 2-Year
002499	Rockhurst College	Kansas City, MO	Independent 4-Year
002506	Saint Louis University	St. Louis, MO	Private 4-Year
005426	Sikeston Area Vo-Tech School	Sikeston, MO	Vocational-Technical
030709	Southeast Missouri Hospital College of Nursing	Cape Girardeau, MO	Vocational-Technical
002501	Southeast Missouri State University	Cape Girardeau, MO	State 4-Year
002502	Southwest Baptist University	Bolivar, MO	Independent 4-Year
002503	Southwest Missouri State University	Springfield, MO	State 4-Year
031060	Southwest Missouri State University – West Plains	West Plains, MO	State 2-Year
010347	Stage One, The Hair School	Cape Girardeau, MO	Proprietary
025306	St. Charles County Community College	St. Peters, MO	Public Two-Year
002504	St. Louis College of Pharmacy	St. Louis, MO	Professional
004713	Three Rivers Community College	Poplar Bluff, MO	Public 2-Year
002495	Truman State University	Kirkville, MO	State 4-Year
003528	Union University	Jackson, TN	Independent 4-Year
002523	Westminster College	Fulton, MO	Independent 4-Year
002525	William Woods University	Fulton, MO	Private 4-Year



## ATOM Statistics

### FFY98 Quarter 4

**# of Disbursements**  
**33,818**

#### Amount Disbursed

**By EFT**      **\$41,673,446**  
**By Check**    **\$10,211,272**  
**TOTAL**        **\$51,884,718**

### Cumulative: 8/95 – 9/98

**# of**  
**Disbursements**  
**238,792**

#### Amount Disbursed

**By EFT**      **\$244,923,790**  
**By Check**    **\$ 96,285,257**  
**TOTAL**        **\$341,209,047**

# ATOM Lenders

as of 8/1/98

817854-50	Arsenal Credit Union	Webster Groves, MO	823260-50	The Hamilton Bank	Hamilton, MO
804866-50	Bank Midwest N.A.	Kansas City, MO	823635-50	Hannibal National Bank	Hannibal, MO
806747-50	Bank of Belton	Belton, MO	830134-50	Heartland Community Credit Union	Kansas City, MO
806757-50	Bank of Kirksville	Kirksville, MO	823261-50	Home Savings & Loan Assn.	Norborne, MO
806761-50	Bank of Monticello	Canton, MO	806828-50	Independent Farmers Bank	Maysville, MO
813955-50	Bank of New Madrid	New Madrid, MO	829263-50	Jefferson Bank and Trust	St. Louis, MO
829370-50	Bank of Old Monroe	Moscow Hills, MO	830679-50	Jefferson Savings & Loan Assn.	Ballwin, MO
813989-50	Bank of Rothville	Rothville, MO	830289-50	Kahoka State Bank	Kahoka, MO
829217-50	Bank of Salem	Salem, MO	819462-50	Kearney Trust Company	Kearney, MO
827468-50	Bank of Washington	Washington, MO	806873-50	Lamar Bank and Trust Co.	Lamar, MO
808857-50	Bank One Education Finance Group	Columbus, OH	829440-50	Linn State Bank	Linn, MO
806856-50	Bank Star One	Fulton, MO	828121-50	Magna Bank	St. Louis, MO
820696-50	Belgrade State Bank	Belgrade, MO	814008-50	Maries County Bank	Vienna, MO
816050-50	Blue Ridge Bank and Trust Company	Kansas City, MO	814668-50	MCM Savings Bank, FSB	Hannibal, MO
806773-50	Boone County National Bank	Columbia, MO	814548-50	Mercantile Bank of St. Joseph	St. Joseph, MO
806778-50	Cabool State Bank	Cabool, MO	814548-51	Mercantile Bank of St. Joseph [PLUS]	St. Joseph, MO
806779-50	The Callaway Bank	Fulton, MO	804609-50	Mercantile Bank – Lawrence	Lawrence, KS
821496-50	Canton State Bank	Canton, MO	832681-50	Midwest Independent Bank	Jefferson City, MO
829437-50	Capital Savings & Loan Assn.	Jefferson City, MO	829740-50	MO National Guard Credit Union	Jefferson City, MO
828826-50	Central Bank of Lebanon	Lebanon, MO	800325-50	NationsBank (Arkansas)	Little Rock, AR
828130-50	Central West End Bank	St. Louis, MO	806746-50	NationsBank (Kansas City) ★	Kansas City, MO
807807-50	Chase Manhattan Bank USA	Tampa, FL	818334-50	NationsBank (St. Louis)	St. Louis, MO
818740-50	Citizens Bank of Appleton City	Appleton, MO	806807-50	NationsBank (Mid Missouri)	
813975-50	Citizen's Bank & Trust Company	Trenton, MO	806893-50	New Era Bank	Fredericktown, MO
813979-50	Commerce Bank ★	St. Louis, MO	823784-50	Normandy Bank	Normandy, MO
814627-50	Commercial Trust	Fayette, MO	832384-50	Norwest South Dakota, N.A.	Sioux Falls, SD
829875-50	Community Bank of Marshall	Marshall, MO	824068-50	Palmyra Savings & Building	Palmyra, MO
806810-50	Community State Bank of Bowling Green	Bowling Green, MO	813967-50	Palmyra State Bank	Palmyra, MO
828768-50	Eagle Bank and Trust	Festus, MO	830060-50	Paris National Bank	Paris, MO
830005-50	Educaid ★◆	Sacramento, CA	827477-50	Peoples Security Bank	Licking, MO
826986-50	Educational Employees Credit Union	Bridgeton, MO	821154-50	Phelps County Bank	Rolla, MO
826986-51	Educational Employees Credit Union [PLUS]	Bridgeton, MO	829481-50	Poplar Bluff Federal Credit Union	Poplar Bluff, MO
819155-50	Farmers and Merchants Bank	Hannibal, MO	833187-50	Public Service Bank, FSB	St. Louis, MO
819661-50	Federal Employees Credit Union	Kansas City, MO	822699-50	Royal Banks of Missouri	Crestwood, MO
822046-50	First Bank ★	St. Louis, MO	806919-50	Security Bank of Pemiscott County	Caruthersville, MO
829140-50	First Community Bank of Windsor	Windsor, MO	806870-50	Show Me Credit Union	Mexico, MO
820370-50	First Federal Bank, FSB ★	Kansas City, MO	828674-50	Southern Missouri Savings Bank	Poplar Bluff, MO
826931-50	First Midwest Bank	Poplar Bluff, MO	806911-50	South Side National Bank of St. Louis	St. Louis, MO
802969-50	First National Bank & Trust Company	Carbondale, IL	824138-50	St. John's Bank and Trust	Bridgeton, MO
806819-50	First National Bank & Trust Company	Columbia, MO	813766-50	State Bank of Slater	Slater, MO
819564-50	First National Bank of Camdenton	Camdenton, MO	809081-50	Stillwater National Bank & Trust	Stillwater, OK
813768-50	First National Bank of Salem	Salem, MO	827310-50	Sun Bank of America	Ellington, MO
806851-50	First Security State Bank	Charleston, MO	810698-50	Union Planters National Bank	Cape Girardeau, MO
818570-50	First Sun Bank of America	Arcadia, MO	815961-50	UMB Bank, NA	Kansas City, MO
833471-50	FNB Chicago (trustee for EFG, LLP)	Hyannis, MA	820323-50	West Community Credit Union	Brentwood, MO
827418-50	Fulton Savings Bank	Fulton, MO			
806858-50	Gateway National Bank of St. Louis	St. Louis, MO			
806861-50	Glasgow Savings Bank	Glasgow, MO			
821132-50	Great Southern Bank FSB	Springfield, MO			

★These lenders require ATOM schools to utilize EFT rather than paper checks

◆Educaid requires an agreement with the school be signed before utilizing them as an ATOM lender.

# Goodbye, Donna

*Donna Jones*

*Natalee*

*Janie P. Miller*

*Jim M.*

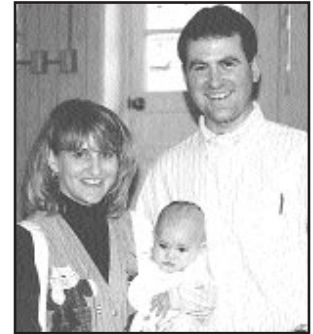
*Donna Zichner*

*Cheryl Beck*

*Cheryl Beck*

*Barb Miller*

After 12 years with the Missouri Student Loan Program (MSLP) and MOSTARS, Donna Jones is taking a break.



Donna's decision to leave MOSTARS was sparked by the birth of her daughter, Cassidy Dawn, on June 5. "She has definitely changed what is important to me and bringing her up with my values and ways has become my No. 1 priority," Donna said. "Thanks to each and every one of you for making the last 12 years so wonderful."

During her career with MOSTARS, Donna has held at least seven different positions. Her first job here? A school service representative in the compliance area. Other positions include the associate for operations and most recently, the associate for research.

Obviously, besides missing her friendly face around the office, we'll all miss her vast wealth of knowledge. Congratulations, Donna, on your change in careers. We wish you, Cassidy, and Justin the very best! ★

*Marcia Mahoney*

*Nicole Koestner*

*Leanne Cardwell*

*Kicky Buschjost*

*Pam King*

*Carolyn Brannon*

*Montague Stearns*

*Richard McGill*

*Gronda Elliott*

*Judy Cantoni*

*Kandis Wray*

*Brenda Butler*

*Becky Whitman*

*Genie Undermeyer*

*Paul Dwyer*

*Lisa Meyer*

*Kara Hostman*

*Julie Sandbothe*

*Kelli Reed*

*Rory Ann Leune*

*Candace Autshall*

## Welcome Aboard!

**S**hane Conterez's new job is a far cry from his original field of study – history. "I was going to go to law school," he says, "but I worked for a corporate litigator for 14 months and decided I wasn't ready for it at the time. It's very intense work." On that same note, Shane has also been a Domestic Peace Corps (A\*NCCC) volunteer, a forest firefighter, and (more close to home) an admissions officer at Westminster College. "I increased enrollment from the southwest territory of the U.S. by 40 percent and more than quadrupled minority enrollment from the same territory," he said.

Shane was hired as a MOSTARS client service representative on September 21. "I think I'll be focusing more on early awareness activities and working with at-risk high schools with low college matriculation rates." So far, Shane says it's great, and he's impatient to begin working on his own. "I haven't been exposed to the full gamut of my responsibilities yet. I think I still have a lot more to learn."

While he's not working, Shane says he does the usual domestic things. Oh, and he also keeps up with [Beverly Hills] 90210. "I'm an avid fan," he says. Welcome Aboard, Shane!

# Staff News

## Fond Farewell

**W**hile we bid Shane a warm welcome, we send a fond farewell to Jamie Melchert, who has been MOSTARS' SFA associate – communications for the past 15 months.

Jamie has accepted a student recruitment / marketing position with Linn State Technical College. "I'll be working primarily out of my home and traveling to high schools throughout Missouri," Jamie said.

"I think I'll really enjoy this job because I feel like I'll really be making a difference. I'll be speaking to students one-on-one."

The MOSTARS staff congratulates Jamie on his new opportunity and wishes him all the best. ★

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, please contact our MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired may call (800) 735-2966.



**Coordinating Board for Higher Education**  
**3515 Amazonas Drive**  
**Jefferson City, MO 65109**

**FIRST CLASS**

MOSTARS, a division of the Coordinating Board for Higher Education (CBHE), publishes this newsletter to inform Missouri's financial aid community of current issues concerning the Missouri Student Loan Program and the Missouri Grant & Scholarship Programs.

Dr. Ray Henry .....CBHE Chairman

Dr. Kala M. Stroup.....Commissioner  
of Higher Education

Karen Misjak .....MOSTARS Director